

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In Re: Debtor(s)
Tammy Leigh Campbell
1799 Willow Branch Lane NW
Kennesaw, GA 30152

Case No.: **08-74755-crm**
Chapter: **7**
Judge: **C. Ray Mullins**

xxx-xx-6929

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above-entitled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



C. Ray Mullins
United States Bankruptcy Judge

Dated: December 1, 2008

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service

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CERTIFICATE OF NOTICE

District/off: 113E-9
Case: 08-74755

User: glassp
Form ID: 182

Page 1 of 2
Total Served: 39

Date Rcvd: Dec 01, 2008

The following entities were served by first class mail on Dec 03, 2008.

db +Tammy Leigh Campbell, 1799 Willow Branch Lane NW, Kennesaw, GA 30152-4559
aty +Rob Rickman, Leonard, Rickman & Holloway, PC, 191 Roswell Street, Marietta, GA 30060-1937
tr +Martha A. Miller, Martha A. Miller, PC, 229 Peachtree Street, NE, Suite 2415,
Atlanta, GA 30303-1608
ust +Office of the US Trustee, Suite 362, 75 Spring Street, SW, Atlanta, GA 30303-3330
10640052 +Allied Collection Service, 4230 LBJ Freeway 407, Dallas, TX 75244-5882
10640061 +CIT Bank/DFS, P.O. Box 624, Marlton, NJ 08053-0624
10640062 +CIT FINANCIAL, P.O. Box 624, Marlton, NJ 08053-0624
10640057 +Capital One National Assoc., P.O. Box 30281, Salt Lake City, UT 84130-0281
10640064 ++DELTA COMMUNITY CREDIT UNION, PO BOX 20541, ATLANTA GA 30320-2541
(address filed with court: Delta Community Credit Union, P. O. Box 20541, Atlanta, GA 30320)
DSNB Macys, 3039 Cornwallis Road, Durham, NC 27709
10640067 +Dennis Campbell, 1817 Jackson Down Blvd, Nashville, TN 37214-2345
10640066 +Fair Collection and Out, 6931 Arlington ROA 400, Bethesda, MD 20814-5243
10640073 +GMAC, P. O. Box 2150, Greeley, CO 80632-2150
10640075 +Jackie Hammond, 100 Bent Creek Place, Dallas, GA 30157-7870
10640076 +Jackie Hornbuckle Hammond, 240 West Head Ave., Buchanan, GA 30113-4364
10640078 +LHR Inc, 1 Main Street, Hamburg, NY 14075-4930
10640080 Macys/FDSB, 3039 Cornwallis Road, Durham, NC 27709
10640082 Security Check, 2612 C Jackson Ave, Oxford, MS 38655
10640096 +Walter Lee Hammond, 240 West Head Ave., Buchanan, GA 30113-4364
10640097 +Wellstar Kennestone Hospital, 677 Church Street, Marietta, GA 30060-1148

The following entities were served by electronic transmission on Dec 02, 2008.

cr EDI: RECOVERYCORP.COM Dec 01 2008 22:13:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Ingraham Building, Suite 1120, Miami, FL 33131-1605
10640053 +EDI: AMEREXPR.COM Dec 01 2008 22:08:00 AMEX, P.O. Box 981537, El Paso, TX 79998-1537
10640054 EDI: ACCB.COM Dec 01 2008 22:13:00 Asset Acceptance, LLC, PO Box 2036,
Warren, MI 480902036
10640055 +EDI: CAPITALONE.COM Dec 01 2008 22:08:00 Capital One, P. O. Box 30281,
Salt Lake City, UT 84130-0281
10640058 +EDI: RMSC.COM Dec 01 2008 22:08:00 Care Credit, GE Money Bank, P. O. Box 981439,
El Paso, TX 79998-1439
10640059 EDI: CHASE.COM Dec 01 2008 22:13:00 Chase, P. O. Box 15153, Wilmington, DE 19886-5153
10640060 +EDI: CHASE.COM Dec 01 2008 22:13:00 Chase/Pier 1, P. O. Box 15298,
Wilmington, DE 19850-5298
10640063 +EDI: CCS.COM Dec 01 2008 22:08:00 Credit Collection Services, Two Wells Ave., Dept 587,
Newton, MA 02459-3208
10640070 +EDI: RMSC.COM Dec 01 2008 22:08:00 GEMB/Dillards, P.O. Box 981432, El Paso, TX 79998-1432
10640071 +EDI: RMSC.COM Dec 01 2008 22:08:00 GEMB/Old Navy, P.O. Box 981400, El Paso, TX 79998-1400
10640072 +EDI: RMSC.COM Dec 01 2008 22:08:00 GEMB/Sams, P.O. Box 981400, El Pao, TX 79998-1400
10640074 +EDI: HFC.COM Dec 01 2008 22:08:00 HSBC, P. O. Box 5253, Carol Stream, IL 60197-5253
10640077 +EDI: TSYS2.COM Dec 01 2008 22:13:00 Juniper Bank, 100 S. West Street,
Wilmington, DE 19801-5015
10640079 +EDI: RESURGENT.COM Dec 01 2008 22:08:00 LVNV Funding, P. O. Box 10584,
Greenville, SC 29603-0584
10640081 EDI: PHINRJMA.COM Dec 01 2008 22:13:00 RJM Acquisitions LLC, 575 Underhill Blvd, Ste 224,
Syossett, NY 11791-3416
10690936 EDI: RECOVERYCORP.COM Dec 01 2008 22:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
10640094 EDI: FUNB.COM Dec 01 2008 22:08:00 Wachovia Bank, 1525 West WT Harris Blvd,
Charlotte, NC 28288-0376
10640095 EDI: FUNB.COM Dec 01 2008 22:08:00 Wachovia Bank NA Recovery, P.O. Box 3117,
Winston Salem, NC 27102
10640098 +EDI: WFNNB.COM Dec 01 2008 22:13:00 WFNNB/VICTORIAS SECRET, P.O. Box 182128,
Columbus, OH 43218-2128

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10640056* +Capital One, P. O. Box 30281, Salt Lake City, UT 84130-0281
10640065* ++DELTA COMMUNITY CREDIT UNION, PO BOX 20541, ATLANTA GA 30320-2541
(address filed with court: Delta Community Credit Union, P. O. Box 20541, Atlanta, GA 30320)
DSNB Macys, 3039 Cornwallis Road, Durham, NC 27709
10640068* Security Check, 2612 C Jackson Ave, Oxford, MS 38655
10640083* Security Check, 2612 C Jackson Ave, Oxford, MS 38655
10640084* Security Check, 2612 C Jackson Ave, Oxford, MS 38655
10640085* Security Check, 2612 C Jackson Ave, Oxford, MS 38655
10640086* Security Check, 2612 C Jackson Ave, Oxford, MS 38655
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10640090* Security Check, 2612 C Jackson Ave, Oxford, MS 38655
10640091* Security Check, 2612 C Jackson Ave, Oxford, MS 38655
10640092* Security Check, 2612 C Jackson Ave, Oxford, MS 38655
10640093* Security Check, 2612 C Jackson Ave., Oxford, MS 38655

TOTALS: 0, * 14

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 113E-9
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.